

**Information to identify the case:**

Debtor 1	<b>Victor Maurice Freytas</b>	Social Security number or ITIN	xxx-xx-4302
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Denise Francis Freytas</b>	Social Security number or ITIN	xxx-xx-0838
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-30748-JKS</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Victor Maurice Freytas

Denise Francis Freytas

12/20/21

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Victor Maurice Freytas  
Denise Francis Freytas  
Debtors

Case No. 16-30748-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 20, 2021

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Victor Maurice Freytas, Denise Francis Freytas, 561 Oregon Avenue, Cliffside Park, NJ 07010-1714
518308506	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
518308507	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094 Dallas, TX 75261-9094
516473197	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005
516577352	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517868284	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 20 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 20 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516473192	+ EDI: AFNIRECOVERY.COM	Dec 21 2021 01:38:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
516514110	EDI: CAPITALONE.COM	Dec 21 2021 01:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516693461	+ Email/Text: bankruptcy@cavps.com	Dec 20 2021 20:37:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516473193	+ EDI: CITICORP.COM	Dec 21 2021 01:38:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516485447	EDI: DISCOVER.COM	Dec 21 2021 01:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516473194	+ EDI: DISCOVER.COM	Dec 21 2021 01:38:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
517083804	+ EDI: HFC.COM	Dec 21 2021 01:38:00	HSBC, PO Box 2013, Buffalo, NY 14240-2013
516473195	EDI: HFC.COM	Dec 21 2021 01:38:00	Hsbc Bank, Pob 4604, Buffalo, NY 14240
516485932	Email/Text: bankruptcynotice@nymcu.org	Dec 20 2021 20:37:00	MUNICIPAL CREDIT UNION, MCU-COLLECTIONS/LOSS PREVENTION DEPT., 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3153
516487995	Email/Text: bankruptcynotice@nymcu.org	Dec 20 2021 20:37:00	Municipal Credit Union, 22 Cortlandt Street, 24th FL, New York, NY 10007
516637625	Email/Text: Bankruptcy.Notices@pnc.com	Dec 20 2021 20:37:00	PNC BANK N.A., PO BOX 94982,

District/off: 0312-2

User: admin

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Total Noticed: 22

516473196	Email/Text: Bankruptcy.Notices@pnc.com	Dec 20 2021 20:37:00	CLEVELAND, OH 44101 Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
516506080	+ Email/Text: mary@rabperformance.com	Dec 20 2021 20:37:00	RAB Performance Recoveries, LLC, 700 KINDERKAMACK ROAD, SUITE 211, ORADELL, NJ 07649-1533
516473198	+ EDI: TFSR.COM	Dec 21 2021 01:38:00	Toyota Financial Services, PO BOX 4102, Carol Stream, IL 60197-4102

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516508142	*+	RAB Performance Recoveries LLC, 700 Kinderkamack Road, Suite 211, Oradell, NJ 07649-1533
516697908	*P++	SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court., Seterus Inc., P.O. Box 1047, Hartford, CT 06143

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor SETERUS INC. as servicer for FEDERAL NATIONAL MORTGAGE ASSOCIATION cmecf@sternlav.com
Kevin Gordon McDonald	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Moses Apsan	on behalf of Joint Debtor Denise Francis Freytas moyses@apsanlaw.com jjuliao@apsanlaw.com
Moses Apsan	on behalf of Debtor Victor Maurice Freytas moyses@apsanlaw.com jjuliao@apsanlaw.com

TOTAL: 7